

PRESTIGE LIFE REWARDS

Lifetime rewards across generations



Great is guarding those you love and your hard-earned success. With Prestige Life Rewards, you can be assured of a lifetime income while leaving behind a gift of love for the ones who truly matter.

Enjoying rewards across the generations in one plan is our way of helping you LIVE GREAT.

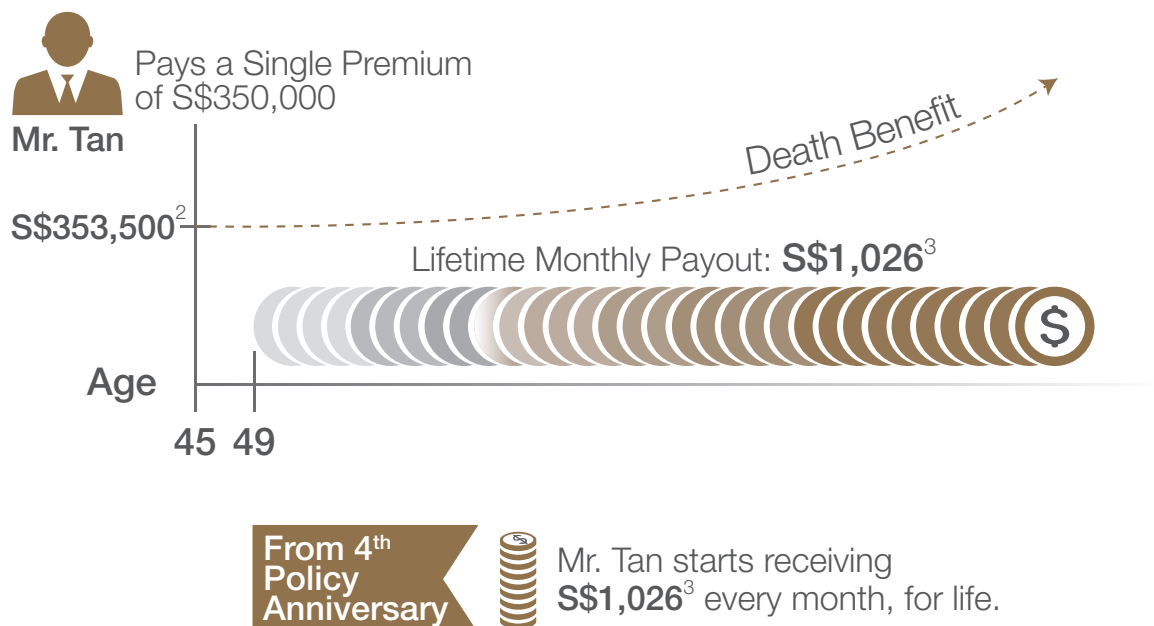
Live Great in your golden years and create a lasting gift of love

Prestige Life Rewards is designed to meet your diverse financial needs. Be it to enhance your dream retirement or leave behind a gift of love for your future generations, Prestige Life Rewards will safeguard the wealth you've built over the years to give you and your family a future to look forward to.

With just a one-time commitment, you're guaranteed a monthly income¹ for life and protection against the unpredictable.

One-time commitment for a lifetime of income

Mr. Tan, a 45-year-old professional, is married with two children. He wishes to supplement his retirement income and leave an inheritance for his family. He decides to set aside a single premium of S\$350,000 for Prestige Life Rewards.



Assuming that Mr. Tan passes on at the age 85⁴:



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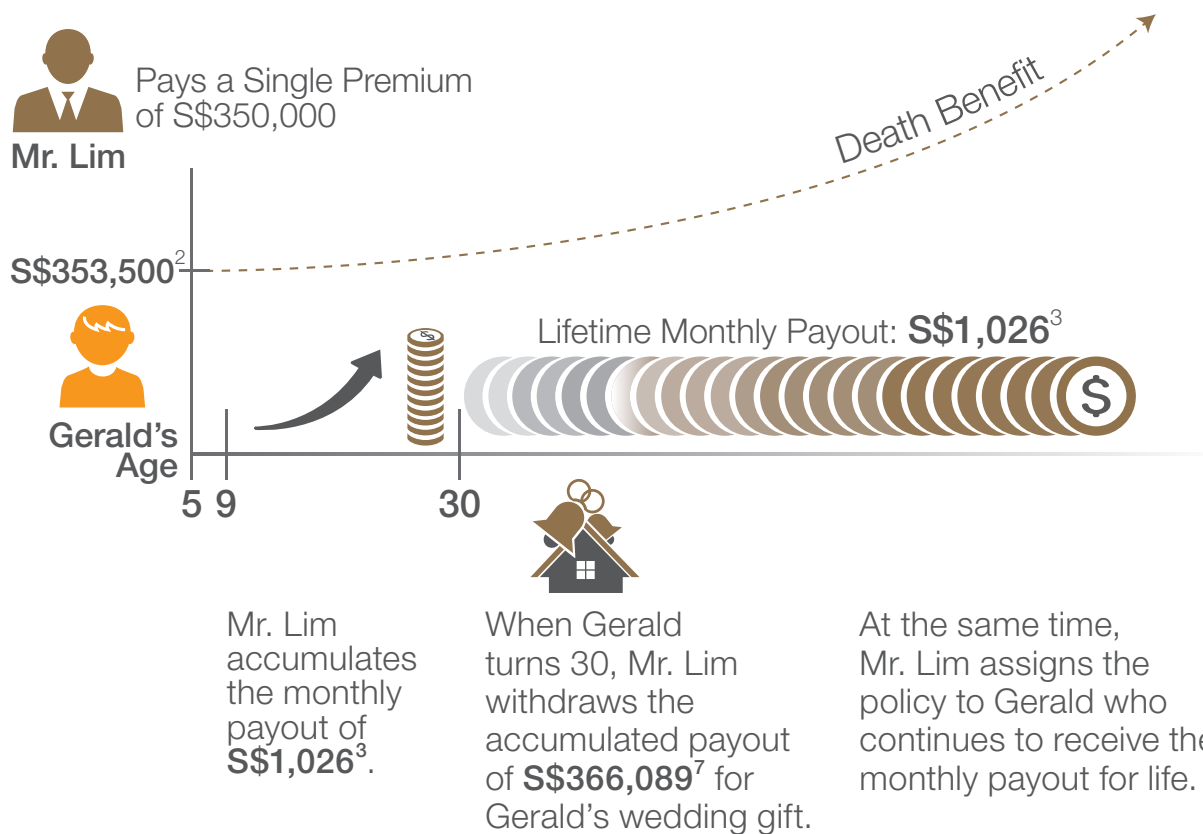
Mr. Tan would have received a total payout of **S\$443,520⁵**.

Mr. Tan's family will receive **S\$636,445⁶** as inheritance.

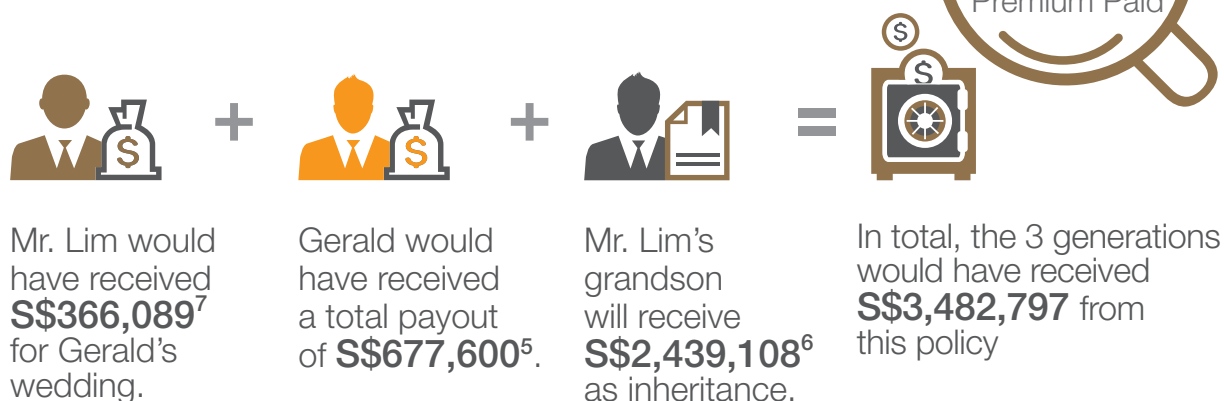
In total, Mr. Tan and his family would have received **S\$1,079,965** from this policy.

Distribution of wealth across three generations

Mr. Lim, a 40-year-old businessman, wishes to give his only son, Gerald, a gift of love. He purchases Prestige Life Rewards with a single premium of S\$350,000 and names the 5-year-old Gerald as the life assured.



Assuming that Gerald passes on at the age 85⁸:



Plan for your lifetime of benefits now

It's never too early to plan for the future. Prestige Life Rewards is here to help you make decisions for your retirement and the legacy you wish to leave for your loved ones.

Prestige Life Rewards offers you the following key benefits:

- **Guaranteed monthly income for life starting from the 4th policy anniversary¹ onwards**

On top of the guaranteed monthly income, receive a non-guaranteed monthly cash bonus with total projected yield of up to 4.14% p.a.⁹ to enhance your wealth accumulation goals.

- **Guaranteed wealth distribution across 3 generations**

Prestige Life Rewards is a meaningful gift of love that spans over 3 generations – for yourself, your child and your grandchild.

- **Guaranteed cash value**

Enjoy assurance that the first day cash value is 80% of the single premium paid.

- **Guaranteed acceptance with no medical underwriting**

Enjoy hassle-free planning as policy issuance is guaranteed with no medical underwriting.

- **Guaranteed insurance coverage for life**

Should the unexpected happen, your life coverage² will work to protect the ones you love.

Arrange to speak with your Great Eastern Life distribution representative today to find out how Prestige Life Rewards can fulfil all your financial needs.

All ages specified refer to age next birthday.

¹ The monthly payout will be paid out at the end of each policy month, from the 4th policy anniversary i.e. the start of the 5th policy year.

² Upon death of the life assured on or before the 19th policy anniversary, we will pay 101% of standard single premium and bonuses (if any) less any indebtedness. If the life assured dies after the 19th policy anniversary, we will pay 105% of standard single premium and bonuses (if any) less any indebtedness.

³ The monthly payout consists of guaranteed monthly income of S\$454 and non-guaranteed monthly cash bonus of S\$572. The non-guaranteed monthly cash bonus is illustrated based on assumption that the projected investment rate of return is at 4.75% p.a. The actual benefits payable will vary accordingly to the future experience of the participating fund. Figures are rounded down to the nearest dollar in the illustration.

⁴ Refers to the end of policy year 40.

⁵ Total payout is based on the sum of the guaranteed monthly income and non-guaranteed cash bonus projected on annual basis. The cash bonus is illustrated based on assumption that the projected investment rate of return is at 4.75% p.a. The actual benefits payable will vary accordingly to the future experience of the participating fund.

⁶ The death benefit is based on assumption that the projected investment rate of return is at 4.75% p.a. The actual benefits payable will vary accordingly to the future experience of the participating fund.

⁷ The prevailing interest which is at 3% p.a. is not guaranteed and can be changed from time to time.

⁸ Refers to the end of policy year 80.

⁹ Based on assumption that the projected investment rate of return is at 4.75% p.a. and the life assured's age at entry is 1 and the surrender of policy is at age 100.

Start a conversation with your Great Eastern Life distribution representative today.

☎ **+65 6248 2211**

🖱 **greateasternlife.com**

✉ **wecare-sg@greateasternlife.com**

This brochure is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable may be less than the total premiums paid.

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information correct as on 21 October 2015.